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## Overview

### The need

To meet client requirements for its mortgage administration services, HML needs to process huge volumes of correspondence within strict SLAs – which requires an agile approach to workflow management.

### The solution

HML uses IBM® Business Process Manager to orchestrate an end-to-end process for incoming correspondence and provide automation, workload management and performance monitoring.

### The benefit

Improved response times for customers. Saved £400,000 from reduced manual processing and £150,000 from consolidating processing onto a single platform. Flexible solution enables new functionality to be developed quickly, with no need to invest in additional software.

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# HML responds faster to customer communications

*Streamlining workflows for incoming correspondence with IBM Business Process Manager*

When your business depends on your clients' trust, you need to make sure that you meet their expectations – not just most of the time, but all the time.

As a leading provider of outsourced mortgage, savings and loan administration services for the financial services sector, HML understands this better than most. The company works directly with its clients' end-customers, helping them manage their accounts throughout the entire lifecycle, from the initial application through to completion and beyond.

Paul Swinson, Programme Manager at HML, explains: "We're in a position of great responsibility. We have to ensure that we serve customers quickly, efficiently and professionally to maintain their loyalty and protect their relationship with our clients."

"With 20 years of experience in financial outsourcing, we have an excellent reputation in the industry – but we can't rest on our laurels. Once we've earned a client's trust, we have to keep it, and we can only do that through consistently good performance."

## Managing complex service level agreements

To ensure that it is serving customers effectively, HML works to strict service level agreements (SLAs), which are agreed individually with each client. The company constantly looks to improve its performance in this area.

"Our ability to meet SLAs often depends on the efficiency of our internal workflows," says Swinson. "A few years ago we adopted IBM Business Process Manager software to enhance efficiency in our collections management processes, and based on that success, we decided to extend the solution to support our incoming correspondence processes too."



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## Solution components

### Software

- IBM® Business Process Manager
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## Processing huge volumes of correspondence

HML receives up to 30,000 letters, 50,000 emails and 5,000 faxes from customers each month. Each item of correspondence will initiate one of 80 corresponding processes, depending on the type of request the customer is making.

“We wanted to automate as much of the correspondence handling process as possible,” says Swinson. “If we could help our consultants spend less time on low-level admin and data entry, they would be able to focus on the most important aspect of their job, which is providing first-class customer service.”

## Enhancing workflows

Now, when a new item of correspondence arrives at HML, it is scanned and read by optical character recognition (OCR) software. The scanned image is automatically tagged with metadata such as the relevant account number and document type, and IBM Business Process Manager starts a corresponding workflow. The item is then automatically placed in the appropriate queue, and assigned to the next available consultant for processing.

“The new system allocates work fairly and makes sure every request is handled in a timely way,” says Swinson. “If a particular case is more complicated or difficult, consultants can escalate it to their supervisors for assistance – but one way or another, the job gets done. There’s no scope for ignoring difficult problems or putting them to the back of the queue.”

## Improved management information

The IBM Business Process Manager solution also improves the level of oversight for managers, by providing real-time analysis of workload and SLA performance.

“Previously, our managers had to count the number of items in each queue manually, several times a day, just to make sure that we were getting through the work within each SLA,” says Swinson. “Now, they get a dynamic scorecard that shows exactly how their team is performing on all their tasks – so if one queue is ahead of schedule and another is lagging behind, they can quickly divert resources to make sure that service levels are maintained.”

## Simpler communication

Communication within and between teams has also been streamlined. Instead of sending internal emails to each other to ask for information or help, they can now use a new workflow to add work requests to their colleagues’ job queues. This dramatically improves traceability, because once a request is in the system, it can be monitored and tracked through to completion.

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*“IBM Business Process Manager is excellent for managing large numbers of SLAs, because it’s easy to build a core process and then add specific rules and variations for different clients.”*

— Paul Swinson, Programme Manager, HML

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“We have recently extended the work request process so that our clients can use it too,” says Swinson. “It’s a much safer and more controlled way of handling work requests. Once they’re in the system, we know they will be dealt with – whereas if they’re stuck in someone’s email inbox, it’s more difficult to guarantee appropriate action.”

### **Flexible SLA management**

Over the past 12 months, HML has migrated all of its clients over to the new correspondence management process, and has implemented all the individual SLAs to ensure that each client receives the right level of service.

“IBM Business Process Manager is excellent for managing large numbers of SLAs, because it’s easy to build a core process and then add specific rules and variations for different clients,” says Swinson. “If requirements change – either for a single SLA or globally – we can update the system very quickly because we have a central point of control.”

### **Assessing the results**

HML has realised benefits totalling £400,000 from the reduction in manual processing workload that has resulted from automating various aspects of the correspondence management process. The company has also seen an improvement in average response times to customer queries. In addition, HML has achieved annual savings of £150,000 by consolidating correspondence processing onto the IBM Business Process Manager platform.

“The project has been a huge success in itself, and has also proved the value of our business process management strategy,” concludes Swinson. “When we first implemented IBM Business Process Manager, we invested significant effort in integrating the software with our core systems. Since the integration work had already been done, this current project was much quicker and easier to implement – and we expect future projects to be similarly straightforward.

“The ability to build sophisticated business processes with no major development effort and no further investment in software is a huge advantage for our business in terms of both cost-efficiency and agility.”

### **For more information**

To learn more about IBM Business Process Management solutions, contact your IBM sales representative or IBM Business Partner, or visit us at: [ibm.com/bpm](http://ibm.com/bpm)



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IBM United Kingdom Limited  
PO Box 41  
North Harbour  
Portsmouth  
Hampshire  
PO6 3AU

Produced in the United Kingdom  
July 2013

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